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MANULIFE SWOT & PESTLE ANALYSIS

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Company Name : Manulife

Company Sector : Insurance

Operating Geography : Canada, North America, Global

About the Company : The Manufacturers Life Insurance Company also known as Manulife or Manulife Finance is a Canadian multinational insurance company founded in 1887, by Act of Parliament on 23rd June and it was headed by Canadian PM Sir John Macdonald and Ontario's LG Sir Alexander Campbell. The company deals with multiple products like wealth management, asset management, insurance etc. with headquarters at Toronto, Canada. Apart from Canada the company operates in Asia, Europe and U.S, under the name of John Hancock. The company provides its solution including financial advice, insurance, wealth and asset management solution to individuals, groups and institutions. As of December 2020, the company has approximately 37,000 employees, 118,000 agents and thousands of distribution partners which served more than 30 million customers. For eight consecutive years, the company is being recognized at the Lipper Fund Awards from Refinitiv 2020. On July 2021, the company announced its collaboration with Hong Kong Baptist Hospital to expand its healthcare portfolio. Manulife's unique selling proposition or USP lies in being of one of the Canada's foremost independent investment and insurance dealers for individuals, families and small businesses. Manulife's mission statement reads, "Decisions made easier. Lives made better."

Revenue :

\$78,908 million – FY ending December 31st 2020 (y-o-y decline 9%)

\$79,570 million – FY ending December 31st 2019

SWOT Analysis :

The SWOT Analysis for Manulife is given below:

Strengths	Weaknesses
<ul style="list-style-type: none"> 1. One of largest life insurance companies in world by market capitalization 2. Positive Brand association 3. Operation in Asia, Canada and US 4. Strong credit ratings affirmed by AM Best 	<ul style="list-style-type: none"> 1. Using different brand names in different countries 2. Limited Online Presence
Opportunities	Threats
<ul style="list-style-type: none"> 1. Investing in joint ventures and partnership to enhance its portfolio 2. Embracing digital transformation through Interac e-transfer 3. Geographical Expansion 4. Market Penetration in Asian growth markets 	<ul style="list-style-type: none"> 1. Issue of bad debt 2. Financial services industry are plagued by cases of fraud 3. APE sales in Asia adversely impacted due to Covid-19

PESTLE Analysis :

The PESTLE Analysis for Manulife is given below:

<p style="text-align: center;">Political</p> <p>1.Canadian economy likely to rebound in 2021 and 2022</p> <p>2.Infrastructure quality in Life Insurance Industry</p> <p style="text-align: center;">"],"</p> <p style="text-align: center;">Social</p>	<p style="text-align: center;">Economical</p> <p>1.Social concerns by investors</p> <p>2.Providing hassle-free payment methods to customers</p> <p style="text-align: center;">";"</p>
<p style="text-align: center;">Social</p> <p>1.New Breakthroughs in technology in field of insurance</p> <p>2.Critical finance transformation through Interac e-Transfer</p> <p style="text-align: center;">"],"</p> <p style="text-align: center;">Legal</p>	<p style="text-align: center;">Technological</p> <p>1.Changing data protection acts worldwide</p> <p>2.Legal and Regulatory risk management strategy</p> <p style="text-align: center;">";"</p>
<p style="text-align: center;">Legal</p> <p>1.Environmental risk strategies by Manulife</p> <p>2.Stabilizing ecosystem by investing in environmental initiatives</p> <p style="text-align: center;">"]]</p>	<p style="text-align: center;">Environmental</p> <p>1.</p>

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